In the Claims:

Amend Claims 1, 7, 13, 17, 24,27,28,31, 34 as follows:

- 1. (currently amended) A system for authenticating an encryption 1 2 key of a user at a remote-client computer computing device 3 that may be remotely networked to a server computer, 4 comprising: a decrypt engine in the remote client computer for 5 using a password provided by the user to decrypt in the remote б client computer an encrypted data file provided by the user so as to form a decrypted data file and so as to use the decrypted 7 8 data file to form at least port of the encryption key of the user, 9 without transmitting to the server either the password, the 10 encrypted data file or the decrypted data file
- 7. (previously currently amended) A method for providing an

 authenticated encryption key of a user at a remote-client computer

 computing device that may be remotely networked to a server

 computer comprising the steps of:
- providing an encrypted data file to the remote client computer;
- 6 providing a password to the remote client computer; and
- decrypting the encrypted data file in the remote-client computer
- 8 using the password so as to generate an authenticated

encryption key of the user without transmitting the server either
the password or, the encrypted data file.

13. (currently amended) A computer accessible medium comprising 1 2 program instructions for providing at a remote client computer computing device that may be remotely networked to a server computer an authenticated encryption user key of a user, 5 comprising the steps of: using a password provided by the user б to decrypt in the remote-client computer an encrypted data file provided by the user so as to form a decrypted data file and so 8 as to use the decrypted data file to form at least part of an 9 authenticated eneryption key of the user, without transmitting 10 to the server either the password, the encrypted data file or the decrypted data file

1 17. (currently amended) A system for authenticating an encryption
2 key of a user, comprising: an input device at a remote client
3 eomputer computing device that may be remotely networked to
4 a server computer for receiving a password provided by the
5 user at the remote client computer remotely that may be
6 networked to a server computer; memory in the remote client
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7 computer computing device for storing an encrypted data file including an encryption key of the user; and a decrypt engine in the remote client computer for using the password to decrypt 10 the encrypted data file so as to form a decrypted data file and so as to use the decrypted data file to generate in the remote client computer an authenticated encryption key of a user, without transmitting to the server either the password, the encrypted data file or the decrypted data file

24. (currently amended) A system for authenticating an encryption key of a user at a remote client computer computing device that may be remotely networked to a server computer, comprising: an input device at the remote client computer for receiving a password provided by the user; an RF smart card for storing an encrypted data file, the encrypted data file including being the encrypted source of an encryption a user key of user; a decrypt engine in the remote client computer for using the password to decrypt the encrypted data file to generate in the remote client computer an authenticated eneryption key of the user, without transmitting to the server either the password, the encrypted data file or the decrypted data file; memory in the remote client computer for storing the decrypt engine.

27. (currently amended) A system for authenticating an encryption 2 key of a user at a remote client computer computing device . 3 that may be remotely networked to a server computer, comprising: an input device at the remote client computer for 4 5 receiving a password provided by the user; an RF smart card 6 for storing an encrypted data file, the encrypted data file being 7 the encrypted source of a user keythe encrypted data file 8 including an encryption key of the user and containing first 9 biometric data of the user; a biometric reader for generating 10 second biometric data of the user; a decrypt engine in the 11 remote client computer for using the password to decrypt the 12 encrypted data file so as to form a decrypted data file to 13 generate in the remote client computer an authenticated 14 encryption key of the user, if there is a probabalistic match between the first biometric data and the second biometric data 15 16 without transmitting to the server either the password, the 17 encrypted data file or the decrypted data file;

28. (currently amended) A system for authenticating an encryption
key of a user at a remote client computer-computing device
that may be remotely networked to a server computer,
comprising: memory in the remote-client computer for storing
an encrypted encryption key; an input device at the remote
client computer for receiving a password; a decrypt engine in

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the remote client computer for using the password to decrypt
the encrypted data file so as to form a decrypted data file to
generate in the remote client computer an authenticated
encryption key of the user without transmitting to the server
either the password, the encrypted data file or the decrypted
data file; memory in the client computer for storing the decrypt
engine without transmitting to the server either the password,
the encrypted data file or the decrypted data file.

- 1 31. (currently amended) A system for authenticating an encryption
- 2 key of a user at a remote client computer computing device that may
- 3 be remotely networked to a server computer, comprising: memory in
- 4 the remote client computer for storing an encrypted encryption key
- 5 and a first biometric data of the user; an input device at the remote
- 6 <u>client</u> computer for receiving a password; a biometric reader at the
- 7 remote client computer for generating a second biometric data of the
- 8 user; a decrypt engine in the remote client computer for comparing
- 9 the first biometric data of the user with a second biometric data of the
- 10 user and, if there is a probabilistic match, then using the password to
- decrypt the encrypted encryption key without transmitting to the
- server either the password, the encrypted data file or the decrypted
- 13 data file, data of the user.

- 1 34. (currently amended) A method for authenticating an encryption
- 2 key of a user at a remote client computer computing device that may
- 3 <u>be remotely</u>-networked to a server computer, comprising the steps of:
- 4 storing an encrypted key in memory in a remote computer; receiving
- 5 a password provided by the user; and requiring use of the password in
- 6 the remote computer to decrypt the encrypted encryption key so as to
- 7 form a decrypted encryption key without transmitting to the server
- 8 either the password or the encrypted encryption key.